

City of South Bend- Lumenos Health Reimbursement Account

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2014-12/31/2014

Coverage for: Individual/Family | Plan Type: HDHP



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.anthem.com or by calling 1-855-333-5735.

| Important Questions | Answers | Why this Matters: |
|---|---|---|
| What is the over all deductible? Employer Health Reimbursement Account Contribution: Employee Bridge Amount: | For in-network provider \$2,500 individual/ \$5,000 family combined network and non-network. Doesn't apply to in-network preventive care. Single \$500 /Family \$1,000 Single \$2,000 /Family \$4,000 (in network) | You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible . |
| Are there other deductibles for specific services? | No. | You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers. |
| Is there an out-of-pocket limit on my expenses? | Yes. For in-network providers \$5,000 individual / \$10,000 family and non-network providers \$10,000 single / \$20,000 family | The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. |
| What is not included in the out-of-pocket limit? | Premiums, balance-billed charges, and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the out-of-pocket limit . |
| Is there an overall annual limit on what the plan pays? | No | The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits. |

Questions: Call 1-855-333-5735 or visit us at www.anthem.com

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.anthem.com or call 1-855-333-5735 to request a copy.

City of South Bend- Lumenos Health Reimbursement Account

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2014-12/31/2014

Coverage for: Individual/Family | Plan Type: HDHP

| | | |
|--|---|---|
| Does this plan use a <u>network of providers</u> ? | Yes. For a list of <u>preferred providers</u> , see www.anthem.com or call 1-855-333-5735 | If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> . |
| Do I need a referral to see a <u>specialist</u> ? | No | You can see the <u>specialist</u> you choose without permission from this plan. |
| Are there services this plan doesn't cover? | Yes. | Some of the services this plan doesn't cover are listed on page 7. See your policy or plan document for additional information about <u>excluded services</u> . |



- Copayments are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- Coinsurance is *your* share of the costs of a covered service, calculated as a percent of the allowed amount for the service. For example, if the plan's allowed amount for an overnight hospital stay is \$1,000, your coinsurance payment of 20% would be \$200. This may change if you haven't met your deductible.
- The amount the plan pays for covered services is based on the allowed amount. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the allowed amount is \$1,000, you may have to pay the \$500 difference. (This is called balance billing.)
- This plan may encourage you to use in-network providers by charging you lower deductibles, copayments and coinsurance amounts.

| Common Medical Event | Services You May Need | Your Cost If You Use an In-network Provider | Your Cost If You Use an Non-network Provider | Limitations & Exceptions |
|---|--|---|--|---|
| If you visit a health care <u>provider's</u> office or clinic | Primary care visit to treat an injury or illness | 20% coinsurance | 50% coinsurance | _____none_____ |
| | Specialist visit | 20% coinsurance | 50% coinsurance | _____none_____ |
| | Other practitioner office visit | 20% coinsurance | 50% coinsurance | Chiropractic/Manipulation Therapy limited to 12 visits/year, in-network and non-network combined. |

Questions: Call 1-855-333-5735 or visit us at www.anthem.com

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.anthem.com or call 1-855-333-5735 to request a copy.

City of South Bend- Lumenos Health Reimbursement Account

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2014-12/31/2014

Coverage for: Individual/Family | **Plan Type:** HDHP

| Common Medical Event | Services You May Need | Your Cost If You Use an In-network Provider | Your Cost If You Use an Non-network Provider | Limitations & Exceptions |
|----------------------|--|---|--|--------------------------|
| | Preventive care/screening/immunization | No charge | 50% coinsurance | —————none————— |
| If you have a test | Diagnostic test (x-ray, blood work) | 20% coinsurance | 50% coinsurance | —————none————— |
| | Imaging (CT/PET scans, MRIs) | 20% coinsurance | 50% coinsurance | —————none————— |

Questions: Call 1-855-333-5735 or visit us at www.anthem.com

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.anthem.com or call 1-855-333-5735 to request a copy.

City of South Bend- Lumenos Health Reimbursement Account

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2014-12/31/2014

Coverage for: Individual/Family | **Plan Type:** HDHP

| Common Medical Event | Services You May Need | Your Cost If You Use an In-network Provider | Your Cost If You Use an Non-network Provider | Limitations & Exceptions |
|--|--|---|--|---|
| If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.anthem.com | Tier 1 | 20% coinsurance retail and mail order. | 50% coinsurance per Prescription Order for Retail..Not covered for Mail Order | Retail pharmacy – 30 day supply Mail service (in-network only)– 90 day supply. Non-network diabetic, asthmatic supplies excluded except for diabetic test strips. |
| | Tier 2 | 20% coinsurance retail and mail order. | 50% coinsurance per Prescription Order for Retail..Not covered for Mail Order | Retail pharmacy – 30 day supply Mail service (in-network only)– 90 day supply. Non-network diabetic, asthmatic supplies excluded except for diabetic test strips. |
| | Tier 3 | 20% coinsurance retail and mail order. | 50% coinsurance per Prescription Order for Retail..Not covered for Mail Order | Retail pharmacy – 30 day supply Mail service (in-network only) – 90 day supply. Non-network diabetic, asthmatic supplies excluded except for diabetic test strips. |
| | Tier 4 | 20% coinsurance retail and mail order. | 50% coinsurance per Prescription Order for Retail..Not covered for Mail Order | Limited to 30 day supply whether retail or mail service (mail service not available non-network). Non-network diabetic, asthmatic supplies excluded except for diabetic test strips. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 20% coinsurance | 50% coinsurance | —————none————— |
| | Physician/surgeon fees | 20% coinsurance | 50% coinsurance | —————none————— |

Questions: Call 1-855-333-5735 or visit us at www.anthem.com

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.anthem.com or call 1-855-333-5735 to request a copy.

City of South Bend- Lumenos Health Reimbursement Account

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2014-12/31/2014

Coverage for: Individual/Family | **Plan Type:** HDHP

| Common Medical Event | Services You May Need | Your Cost If You Use an In-network Provider | Your Cost If You Use an Non-network Provider | Limitations & Exceptions |
|--|--|---|--|----------------------------|
| If you need immediate medical attention | Emergency room services | 20% coinsurance | 20% coinsurance | _____none_____ |
| | Emergency medical transportation | 20% coinsurance | 20% coinsurance | _____none_____ |
| | Urgent care | 20% coinsurance | 50% coinsurance | _____none_____ |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 20% coinsurance | 50% coinsurance | Pre-Certification Required |
| | Physician/surgeon fee | 20% coinsurance | 50% coinsurance | _____none_____ |
| If you have mental health, behavioral health, or substance abuse needs | Mental/Behavioral health outpatient services | 20% coinsurance | 50% coinsurance | _____none_____ |
| | Mental/Behavioral health inpatient services | 20% coinsurance | 50% coinsurance | Pre-Certification Required |
| | Substance use disorder outpatient services | 20% coinsurance | 50% coinsurance | _____none_____ |
| | Substance use disorder inpatient services | 20% coinsurance | 50% coinsurance | Pre-Certification Required |
| If you are pregnant | Prenatal and postnatal care | 20% coinsurance | 50% coinsurance | _____none_____ |
| | Delivery and all inpatient services | 20% coinsurance | 50% coinsurance | _____none_____ |

Questions: Call 1-855-333-5735 or visit us at www.anthem.com

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.anthem.com or call 1-855-333-5735 to request a copy.

City of South Bend- Lumenos Health Reimbursement Account

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2014-12/31/2014

Coverage for: Individual/Family | **Plan Type:** HDHP

| Common Medical Event | Services You May Need | Your Cost If You Use an In-network Provider | Your Cost If You Use an Non-network Provider | Limitations & Exceptions |
|---|---------------------------|---|--|---|
| If you need help recovering or have other special health needs | Home health care | 20% coinsurance | 50% coinsurance | Limited to 90 visits/calendar year combined network and non-network. |
| | Rehabilitation services | 20% coinsurance | 50% coinsurance | Limited to: Pulmonary Rehabilitation – Unlimited Cardiac Rehabilitation –Unlimited Physical, Occupational Therapy - 60 visits (each) Speech Therapy – 40 visits (All limits are per calendar year, in-network and non-network combined). |
| | Habilitation services | 20% coinsurance | 50% coinsurance | All rehabilitation and habilitation visits count toward your rehabilitation visit limit. |
| | Skilled nursing care | 20% coinsurance | 50% coinsurance | Limited to 100 days/calendar year combined network and non-network. |
| | Durable medical equipment | 20% coinsurance | 50% coinsurance | —————none————— |
| | Hospice service | 20% coinsurance | 20% coinsurance | —————none————— |
| If your child needs dental or eye care | Eye exam | Not covered | Not covered | —————none————— |
| | Glasses | Not covered | Not covered | —————none————— |
| | Dental check-up | Not covered | Not covered | —————none————— |

Questions: Call 1-855-333-5735 or visit us at www.anthem.com

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.anthem.com or call 1-855-333-5735 to request a copy.

City of South Bend- Lumenos Health Reimbursement Account

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2014-12/31/2014

Coverage for: Individual/Family | Plan Type: HDHP

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Routine eye care (Adult)
- Routine foot care unless you have been diagnosed with diabetes. Consult your formal contract of coverage.
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Chiropractic care
- Coverage provided outside the United States. See www.BCBS.com/bluecardworldwide
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing limited to 82 visits/calendar year and 164 visits/lifetime

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-280-7293. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Questions: Call 1-855-333-5735 or visit us at www.anthem.com

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.anthem.com or call 1-855-333-5735 to request a copy.

City of South Bend- Lumenos Health Reimbursement Account

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2014-12/31/2014

Coverage for: Individual/Family | Plan Type: HDHP

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

Anthem Blue Cross & Blue Shield
Clinical Appeals: P.O. Box 105568
Atlanta, GA 30348

Department of Labor's Employee Benefits Security Administration
1-866-444-EBSA (3272)
www.dol.gov/ebsa/healthreform

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Si no es miembro todavía y necesita ayuda en idioma español, le suplicamos que se ponga en contacto con su agente de ventas o con el administrador de su grupo. Si ya está inscrito, le rogamos que llame al número de servicio de atención al cliente que aparece en su tarjeta de identificación.

如果您是非會員並需要中文協助，請聯絡您的銷售代表或小組管理員。如果您已參保，則請使用您 ID 卡上的號碼聯絡客戶服務人員。

Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card.

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adootwoł íínízinigo t'áá diné k'éjígó, t'áá shoodí ba na'alníhí ya sidáhí bich'í naabídíłkiid. Eí doo biigha daago ni ba'nija'go ho'aalagúí bich'í hodiilní. Hai'daa íini'taago eíya, t'áá shoodí diné ya atáh halne'ígúí ní béesh bee hane'í wólta' bi'ki si'niilígúí bi'kéhgo bich'í hodiilní.

Questions: Call 1-855-333-5735 or visit us at www.anthem.com

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.anthem.com or call 1-855-333-5735 to request a copy.

City of South Bend- Lumenos Health Reimbursement Account

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2014-12/31/2014

Coverage for: Individual/Family | **Plan Type:** HDHP

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

Questions: Call 1-855-333-5735 or visit us at www.anthem.com

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.anthem.com or call 1-855-333-5735 to request a copy.

City of South Bend - Lumenos Health Reimbursement Account

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2014-12/31/2014

Coverage for: Individual/Family | Plan Type: HDHP

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$4,312
- Patient pays \$3,228

Sample care costs:

| | |
|----------------------------|----------------|
| Hospital charges (mother) | \$2,700 |
| Routine obstetric care | \$2,100 |
| Hospital charges (baby) | \$900 |
| Anesthesia | \$900 |
| Laboratory tests | \$500 |
| Prescriptions | \$200 |
| Radiology | \$200 |
| Vaccines, other preventive | \$40 |
| Total | \$7,540 |

Patient pays:

| | |
|----------------------|----------------|
| Deductibles | \$2,000 |
| Copays | \$0 |
| Coinsurance | \$1,078 |
| Limits or exclusions | \$150 |
| Total | \$3,228 |

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$2,079
- Patient pays \$3,321

Sample care costs:

| | |
|--------------------------------|----------------|
| Prescriptions | \$2,900 |
| Medical Equipment and Supplies | \$1,300 |
| Office Visits and Procedures | \$700 |
| Education | \$300 |
| Laboratory tests | \$100 |
| Vaccines, other preventive | \$100 |
| Total | \$5,400 |

Patient pays:

| | |
|----------------------|----------------|
| Deductibles | \$2,000 |
| Copays | \$0 |
| Coinsurance | \$664 |
| Limits or exclusions | \$79 |
| Total | \$3,321 |

Questions: Call 1-855-333-5735 or visit us at www.anthem.com

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.anthem.com or call 1-855-333-5735 to request a copy.

City of South Bend - Lumenos Health Reimbursement Account

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2014-12/31/2014

Coverage for: Individual/Family | Plan Type: HDHP

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

Questions: Call 1-855-333-5735 or visit us at www.anthem.com

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.anthem.com or call 1-855-333-5735 to request a copy.